

Exhibit A

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Experian
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07/05/2023

To Whom It May Concern,

This notice is to inform you that you unlawfully reported fraudulent accounts that arose from IDENTITY THEFT that you did not verify as required by law on my consumer report.

15 USC §1681b (c) Furnishing reports in connection with credit or insurance transactions that are not initiated by consumer (3) Information regarding inquiries; Except as provided in section 1681g(a)(5) of this title, a consumer reporting agency shall not furnish to any person a record of inquiries in connection with a credit or insurance transaction that is not initiated by a consumer.

The Following Inquires and accounts are a result of Identity theft and was not initiated by me, I demand that they are DELETED immediately:

1. The inquiry was not authorized

CAP ONE NA

Date of inquiry: 04/17/2023

This is not mine.

2. The inquiry was not authorized

CAPITALONE

Date of inquiry: 06/15/2023

This is not mine.

3. Per 15 USC 1681 I didnt authorize the reporting of the accounts. Under 15 USC 1681c- 2

HOLIDAY INN CLUB VACAT

Account Number: 62853

Please block and remove the account.

4. Per 15 USC 1681 I didnt authorize the reporting of the accounts. Under 15 USC 1681c- 2

WELLS FARGO

Account Number: 446542

Please block and remove the account.

5. Per 15 USC 1681 I didnt authorize the reporting of the accounts. Under 15 USC 1681c- 2
DISCOVERBANK
Account Number: 60110005
Please block and remove the account.
6. Per 15 USC 1681 I didnt authorize the reporting of the accounts. Under 15 USC 1681c- 2
DISCOVERBANK
Account Number: 60110037
Please block and remove the account.
7. Per 15 USC 1681 I didnt authorize the reporting of the accounts. Under 15 USC 1681c- 2
CAPITAL ONE
Account Number: 51780597
Please block and remove the account.
8. Per 15 USC 1681 I didnt authorize the reporting of the accounts. Under 15 USC 1681c- 2
BRCLYSBANKDE
Account Number: 00027646507
Please block and remove the account.
9. Per 15 USC 1681 I didnt authorize the reporting of the accounts. Under 15 USC 1681c- 2
BRCLYSBANKDE
Account Number: 00028874896
Please block and remove the account.
10. Per 15 USC 1681 I didnt authorize the reporting of the accounts. Under 15 USC 1681c- 2
AMEX
Account Number: 349992751911
Please block and remove the account.
11. Per 15 USC 1681 I didnt authorize the reporting of the accounts. Under 15 USC 1681c- 2
HENRICO FCU
Account Number: 57658
Please block and remove the account.
12. Per 15 USC 1681 I didnt authorize the reporting of the accounts. Under 15 USC 1681c- 2
FLAGSHIP CRD
Account Number: 6306315281660
Please block and remove the account.
13. Per 15 USC 1681 I didnt authorize the reporting of the accounts. Under 15 USC 1681c- 2
ONEMAIN

Account Number: 816494403809

Please block and remove the account.

My identity has been stolen you are hereby put on notice.

Aggravated Identity Theft pursuant to 18 U.S.C. §1028A.

(1) In general.—

Whoever, during and in relation to any felony violation enumerated in subsection (c), knowingly transfers, possesses, or uses, without lawful authority, a means of identification of another person shall, in addition to the punishment provided for such felony, be sentenced to a term of imprisonment of 2 years.

An identification of me has been used without my permission to open several accounts that have damaged my reputation and damaged my mode of living because you furnished a consumer report without my written permission as stated by Federal Law.

15 USC §1681b Permissible purpose of consumer reports

(a) IN GENERAL

Subject to subsection (c) any consumer reporting agency may furnish a consumer report under the following circumstances and no other:

(2) In accordance with the written instructions of the consumer to whom it relates.

YOU TRANSUNION, EQUIFAX, EXPERIAN have aided this Fraud by not verifying these accounts.

Congress states

15 USC §1681 Fair Credit Reporting Act

(a) Accuracy and fairness of credit reports

(4) There is a need to insure that consumer reporting agencies exercise their grave responsibilities with fairness, impartiality, and a respect for the consumer's right to privacy.

816494403809

Pursuant 15 U.S. Code § 1681c-2 - Block of information resulting from identity theft

Except as otherwise provided in this section, a consumer reporting agency shall block the reporting of any information in the file of a consumer that the consumer identifies as information that resulted from an alleged identity theft, not later than 4 business days after the date of receipt by such agency of—

- (1) appropriate proof of the identity of the consumer;
- (2) a copy of an identity theft report;
- (3) the identification of such information by the consumer; and
- (4) a statement by the consumer that the information is not information relating to any transaction by the consumer.

I have attached all the relevant documents pursuant the above Section of the law.

I demand all the above Fraudulent accounts DELETED immediately.

I Demand an updated copy of my Consumer file reflecting these changes (15 USC 1681 c-1 2 Access to free reports)

(2) Access to free reports

In any case in which a consumer reporting agency includes a fraud alert in the file of a consumer pursuant to this subsection, the consumer reporting agency shall—

- (A) disclose to the consumer that the consumer may request a free copy of the file of the consumer pursuant to section 1681(j)(d) of this title; and

Be Advised I will CC

The Bureau of Consumer Protection Financial (CFPB)

FTC

BBB

Attorney Generals Office in your state and Mine

Robert Harrison

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